Listing of Claims:

The following listing of claims is provided for the convenience of the Examiner. No amendments are made to the claims in this paper.

- 1. (Previously Presented) A digital wallet, secured with a user's access code, for reproducing a confidential datum for said user, said digital wallet comprising:
 - (a) a computer-implemented input for receiving an input access code;
- (b) a seed derivation module operatively connected to said input, for deriving a seed usable to generate at least a portion of said confidential datum;
 - (c) a seed-based data generation module
- (i) implementing a predetermined data generation protocol that was previously used by a seed-based initialization of said confidential datum of said user,
 - (ii) containing a representation of a seed-access code relationship,
- (iii) configured to generate an output datum by digitally processing said derived seed in accordance with said seed-access code relationship, wherein the output datum is a function of the input access code, and
- (iv) said output datum having an appearance and reproducing at least a portion of said user's confidential datum when said input access code equals said user's access code; and
- (d) said generation of said output datum occurring without dependence on any storage of any form of said at least a portion of said confidential datum,
- (e) wherein for at least one input access code not equaling said user's access code, said seed-based data generation module generates an invalid output datum having said appearance of said user's confidential datum.

2-3. (Canceled)

4. (Original) The wallet of claim 1 where said access code is a PIN, and said confidential datum includes an asymmetric cryptographic key.

- 5. (Original) The wallet of claim 4 where said output datum has the characteristic appearance of an asymmetric cryptographic key.
- 6. (Original) The wallet of claim 1 where said access code is a PIN, and said confidential datum includes a symmetric cryptographic key.
- 7. (Previously Presented) The wallet of claim 1 where said seed-access code relationship is an identity relationship, so that said derived seed equals said input access code.
- 8. (Original) The wallet of claim 1 where said seed-access code relationship represents said derived seed as a padded version of said input access code.
- 9. (Original) The wallet of claim 1 where said seed-access code relationship includes a version of said initial seed masked by user's access code.
 - 10. (Original) The wallet of claim 9 where:
- (i) said masked version of said initial seed includes an XOR of said initial seed with said user's access code; and
- (ii) said processing of said derived seed in accordance with said seed-access code relationship includes XORing said masked version of said initial seed with said derived seed.
- 11. (Original) The wallet of claim 10 further comprising program code for updating an user's old access code with a user's new access code by replacing said stored masked version of said initial seed with its value XORed with said user's old access code XORed with said user's new access code.
 - 12. (Original) The wallet of claim 1 where:
- (i) said seed-access code relationship includes a truncated version of said initial seed capable of being concatenated with said input access code to form said derived seed; and

- (ii) said processing of said derived seed in accordance with said seed-access code relationship includes concatenating said truncated version of said initial seed with said input access code.
 - 13. (Original) The wallet of claim 1 where:
- (i) said seed-access code relationship includes values of, and associations between, a plurality of possible values of said input access code and a corresponding plurality of possible values of said derived seed; and
- (ii) said processing of said derived seed in accordance with said seed-access code relationship includes looking up and outputting said possible value of said derived seed corresponding to said input access code.
 - 14. (Original) The wallet of claim 13 where:
 - (1) said seed derivation module is merged with said data generation module;
 - (2) said output datum includes said derived seed.
- 15. (Original) The wallet of claim 5 where said confidential datum includes a private key of said user, and said output datum has the characteristic appearance of a private key.
- 16. (Original) The wallet of claim 5 where said user's public key corresponding to said user's private key is pseudo-public.
- 17. (Original) The wallet of claim 16 further comprising a digital certificate containing said pseudo-public key.
- 18. (Original) The wallet of claim 17 where said digital certificate includes an encrypted version of said user's pseudo-public key encrypted under a certifier's key which is not verifiable except by authorized verifiers.
- 19. (Original) The wallet of claim 1 configured to be remotely accessible to a roaming user across a network.

- 20. (Previously Presented) A computer-implemented method for securely storing and reproducing a confidential datum for said user, comprising:
 - (a) receiving an input access code;
- (b) deriving a seed usable to generate at least a portion of said confidential datum by using said received input access code;
 - (c) obtaining a representation of a seed-access code relationship;
 - (d) digitally processing said derived seed
 - (i) in accordance with said seed-access code relationship,
- (ii) by executing a predetermined data generation protocol that was previously used by a seed-based initialization of said confidential datum of said user,
- (iii) thereby producing an output datum reproducing at least a portion of said user's confidential datum when said input access code equals said user's access code, wherein the output datum is a function of the input access code and comprises an appearance; and
- (e) said generation of said output datum occurring without dependence on any storage of any form of said at least a portion of said confidential datum,
- (f) wherein for at least one input access code not equaling said user's access code, generating an invalid output datum having said appearance of said user's confidential datum.

21-22. (Canceled)

- 23. (Original) The method of claim 20 where said access code is a PIN, and said confidential datum includes an asymmetric cryptographic key.
- 24. (Original) The method of claim 20 where said seed-access code relationship is a identity relationship, so that said derived seed equals said input access code.
- 25. (Original) The method of claim 20 where said seed-access code relationship represents said derived seed as a padded version of said input access code.

- 26. (Original) The method of claim 20 where said seed-access code relationship includes a version of said initial seed masked by user's access code.
 - 27. (Original) The method of claim 26 where:
- (i) said masked version of said initial seed includes an XOR of said initial seed with said user's access code; and
- (ii) said processing of said derived seed in accordance with said seed-access code relationship includes XORing said masked version of said initial seed with said derived seed.
 - 28. (Original) The method of claim 20 where:
- (i) said seed-access code relationship includes a truncated version of said initial seed capable of being concatenated with said input access code to form said derived seed; and
- (ii) said processing of said derived seed in accordance with said seed-access code relationship includes concatenating said truncated version of said initial seed with said input access code.
 - 29. (Original) The method of claim 20 where:
- (i) said seed-access code relationship includes values of, and associations between, a plurality of possible values of said input access code and a corresponding plurality of possible values of said derived seed; and
- (ii) said processing of said derived seed in accordance with said seed-access code relationship includes looking up and outputting said possible value of said derived seed corresponding to said input access code.
 - 30. (Original) The method of claim 29 where:
- (1) said deriving said seed and said executing said predetermined data generation protocol are merged into a common operation; and
 - (2) said output datum includes said derived seed.

- 31. (Previously Presented) A computer-readable medium having stored thereon a program executable on a computer to securely store and reproduce a confidential datum for said user, the program comprising computer logic instructions for:
 - (a) receiving an input access code;
- (b) deriving a seed usable to generate at least a portion of said confidential datum by using said received input access code;
 - (c) obtaining a representation of a seed-access code relationship;
 - (d) digitally processing said derived seed
 - (i) in accordance with said seed-access code relationship,
- (ii) by executing a predetermined data generation protocol that was previously used by a seed-based initialization of said at least a portion of said confidential datum of said user,
- (iii) thereby producing an output datum reproducing said at least a portion of said user's confidential datum if said input access code equals said user's access code, wherein the output datum is a function of said input access code and comprises an appearance; and
- (e) said generation of said output datum occurring without dependence on any storage of any form of said at least a portion of said confidential datum,
- (f) wherein for at least one input access code not equaling said user's access code, generating an invalid output datum having said appearance of said user's confidential datum.

32-33. (Canceled)

- 34. (Original) The computer-readable medium of claim 31 where said access code is a PIN, said confidential datum includes an asymmetric cryptographic key.
- 35. (Original) The computer-readable medium of claim 31 where said seed-access code relationship is a identity relationship, so that said derived seed equals said input access code.

- 36. (Original) The computer-readable medium of claim 31 where said seed-access code relationship represents said derived seed as a padded version of said input access code.
- 37. (Original) The computer-readable medium of claim 31 where said seed-access code relationship includes a version of said initial seed masked by user's access code.
 - 38. (Original) The computer-readable medium of claim 37 where:
- (i) said masked version of said initial seed includes an XOR of said initial seed with said user's access code; and
- (ii) said processing of said derived seed in accordance with said seed-access code relationship includes XORing said masked version of said initial seed with said derived seed.
 - 39. (Original) The computer-readable medium of claim 31 where:
- (i) said seed-access code relationship includes a truncated version of said initial seed capable of being concatenated with said input access code to form said derived seed; and
- (ii) said processing of said derived seed in accordance with said seed-access code relationship includes concatenating said truncated version of said initial seed with said input access code.
 - 40. (Original) The computer-readable medium of claim 31 where:
- (i) said seed-access code relationship includes values of, and associations between, a plurality of possible values of said input access code and a corresponding plurality of possible values of said derived seed; and
- (ii) said processing of said derived seed in accordance with said seed-access code relationship includes looking up and outputting said possible value of said derived seed corresponding to said input access code.

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- 41. (Original) The computer-readable medium of claim 40 where:
- (1) said deriving said seed and said executing said predetermined data generation protocol are merged into a common operation; and
 - (2) said output datum includes said derived seed.
- 42. (Previously Presented) A method for camouflaging a user's generation-camouflaged access-controlled datum under said user's access code, comprising:
- (a) initializing a user's access-controlled datum by using a generation protocol in accordance with a generation indicia;
- (b) storing in a memory in a digital wallet a predetermined relationship between said generation indicia and said user's access code;
 - (c) camouflaging at least a portion of said access-controlled datum
- (i) such as to be reproducible by an authorized user thereof but non-reproducible by an unauthorized user thereof,
- (ii) said camouflaging including storing said predetermined relationship between said generation indicia and said user's access code;
- (iii) thereby allowing subsequent accessing of said at least a portion of said access-controlled datum via computer-based processing of an inputted access code, in accordance with said stored generation indicia-access code relationship wherein said access-controlled datum comprises an appearance;
- (iv) without dependence on any storage of any form of said at least a portion of said access-controlled datum;
- (v) wherein for at least one inputted access code not equaling said user's access code, generating an output datum that has said appearance of said access-controlled datum, wherein the output datum is a function of said input access code; and
 - (d) providing said digital wallet to said user.

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- 43. (Previously Presented) A method for camouflaging a user's generation-camouflaged access-controlled datum under said user's access code, comprising:
- (a) initializing a user's access-controlled datum by using a generation protocol in accordance with a generation indicia;
- (b) generation-camouflaging at least a portion of said access-controlled datum such as to be reproducible by an authorized user thereof but non-reproducible by an unauthorized user thereof, wherein said access-controlled datum comprises an appearance, wherein when an incorrect datum is entered reproducing an invalid generation-camouflaged datum comprising said appearance of the user's access-controlled datum, wherein said output datum is a function of the input access code;
- (c) storing said generation-camouflaged at least a portion of said access-controlled datum in a digital wallet; and
 - (d) providing said digital wallet to said user.